



CLERK, U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS

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THE DATE OF ENTRY IS ON
THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

Signed January 22, 2025


United States Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE:

ERNESTO ALAMOS

DEBTOR

§
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§
§
§
§

CASE NUMBER: 21-41026-MXM

CHAPTER 13

JUDGE MARK X MULLIN

ORDER DETERMINING AMOUNT DEEMED NECESSARY TO CURE
PURSUANT TO MID-CASE NOTICE BY CHAPTER 13 TRUSTEE
(DEFAULT)
(42-46)

Pursuant to Local Bankruptcy Rule 3002-2(b), the Chapter 13 Trustee filed and served his "Notice of Amount Deemed Necessary to Cure" ("Notice") on **COLONIAL SAVINGS**, the mortgage creditor. Such Notice contained negative notice language as authorized by Local Bankruptcy Rule 9007-1, informing the mortgage creditor of their obligation to file and serve a Response within 60 days, or else the information contained in the Notice would be deemed unopposed and/or undisputed.

COLONIAL SAVINGS failed to file a timely Response, or if a Response was filed, the mortgage creditor was in agreement with the Trustee's Notice.

IT IS THEREFORE ORDERED that as of 10/29/2024, the principal amount necessary to cure any of the following claims if being paid by the Trustee on any pre-petition home mortgage arrearage claims filed with the Court; and/or post-petition arrearage claims filed with the Court or contained in any Agreed Orders; and/or any post-petition fees and expenses filed with the court; and/or any ongoing mortgage claims are as follows:

Order Determining Amount Deemed Necessary to Cure Pursuant to Mid Case Notice by Chapter 13 Trustee (Default) (42-46)

Property Description: 14024 Wrangler Way Haslet TX 76052

Claim Type: HOME MORTGAGE ARREARS - PRE PETITION

Court Claim #	Trustee Claim #	Account Number	Claim Amount Due at Time of Notice (10/29/2024)	Total Amount Paid By Trustee
12	22	9152	\$228.05	\$228.05

Claim Type: HOME MORTGAGE ARREARS - POST PETITION

Court Claim #	Trustee Claim #	Account Number	Claim Amount Due at Time of Notice (10/29/2024)	Total Amount Paid By Trustee
12	23	9152	\$1,200.00	\$1,200.00

IT IS FURTHER ORDERED that except as otherwise provided hereinabove, the regular monthly ongoing home mortgage payment on the mortgage held by COLONIAL SAVINGS, which is not being paid by the Chapter 13 Trustee is CURRENT as of October 2024.

IT IS FURTHER ORDERED that COLONIAL SAVINGS shall be precluded from asserting any other pre-petition (cure) amounts or postpetition arrearages on Court Claim # 12 that allegedly accrued before the date of the Notice (10/29/2024), in any Contested Matter or Adversary Proceeding in this case, or in any other manner, matter, or forum after a discharge in this case, without further order of the Court, or unless the Court determines, after notice and a hearing, that the failure to timely file a Response was substantially justified or is harmless.

END OF ORDER